



WELCOME TO ONE-STOP FINANCIAL PLANNING

Retirement Planning Course

For those who are building wealth and want to be intentional about preserving and enjoying it.

SATURDAYS

April 18 & 25

9:30am to 12:00pm

OR

TUESDAYS

April 21 & 28

6:15pm to 8:45pm

THURSDAYS

April 23 & 30

11:00am to 1:30pm



IN-PERSON
at Rollins



ON LINE
via Zoom



Register or learn more at:
www.Nest-Ed.com/retire

Grow More. Keep More. Give More.



Retirement Planning

- Crafting your ideal retirement lifestyle
- Positioning for volatility & high valuations
- Inflation-resilient retirement income
- Smart transition from investment to income



Tax Efficiency

- 15 advanced tax-mitigation strategies
- OBBBA updates & 2026 changes
- Roth conversion opportunities
- Tax-effective retirement account withdrawals



Legacy & Protection

- Tax-efficient wealth transfer
- SECURE Act & SECURE Act 2.0 guidance
- Asset protection
- Giving strategies to maximize charitable impact

This course consists of two 2½-hour sessions

Register or learn more at www.nest-ed.com/retire

A Peek Inside the Classroom

Expect real-life stories, relevant case studies, and an interactive lecture format that encourages questions and participation.

This is pure education: no specific financial products are promoted or sold during the course.

Course Syllabus

This course has 10 sections, separated into two, two and a half hour sessions.

Digital Course Materials

Prior to each class, you will receive digital workbooks to follow along during the class. You may also receive supplemental handouts and worksheets to help you apply the knowledge gained during the course.

SECTION 1

How Much is Enough?

One of the questions we most often hear from course attendees is “*How much money do I need to retire?*”

During this course, learn how to calculate what you need to retire, where you stand today, and what steps to take now to retire successfully.

SECTION 2

Tax Mitigation

While taxes are unavoidable, many opportunities for reducing your tax burden are missed or discovered after it's too late.

Topics include:

- ▶ Planning for inflation, tax rate changes, and estate tax updates
- ▶ Key tax reform impacts that may affect you
- ▶ 15 strategies to keep more of what you earn, save, and invest (including Opportunity Zones)
- ▶ Reducing taxes on retirement accounts & inherited IRAs



“Every year, we pay a lot in taxes. Now that we know how to keep more of what we earn, there’s more to save and invest. This class pays for itself and then some.”

– Craig L

SECTION 3

Lifestyle Planning

Clarify what a successful retirement looks like across eight key areas (health, relationships, purpose, finances, and more) and align your plan with your values. You will make assessments and begin designing within eight areas of your successful retirement years:

| | |
|---------------------------|-----------------|
| Health & Wellness | Marriage/Family |
| Faith, Community, Charity | Social |
| Career | Community |
| Money | Energy |

SECTION 4

Retirement Account Contributions & Distributions

Retirement accounts are like an egg, once the shell is broken, you can't get the mess back in! Learn how to make the most of your retirement accounts while avoiding costly, irreversible mistakes.

Topics include:

- ▶ Contribution limits
- ▶ Backdoor Roth strategies
- ▶ Smart withdrawals
- ▶ Required Minimum Distributions
- ▶ Special tax treatment for company stock options

"Excellent use of time!!! Instructors were friendly, professional and knowledgeable. I learned so much!"
– Stephanie F.

SECTION 5

Rollovers and Beneficiaries

Properly transferring assets during life and at passing can save you and your heirs significant taxes.

Topics include:

- ▶ Rollovers: when and how to avoid taxes
- ▶ Deciding between rollovers or employer plans
- ▶ Top beneficiary mistakes to prevent tax issues and unintentionally disinheriting loved ones
- ▶ SECURE Act changes and their impact on your accounts

SECTION 6

Effective and Efficient Estate Planning

Estate planning isn't just for the wealthy, it's for everyone.

To be **effective** means your life-accumulated wealth goes to the right people in the best manner as to not ruin their work ethic. We all know beneficiaries of wealth who were not wise with how they used it.

To be **efficient** means in a way that avoids or minimizes the costs of probate and taxes.

Ensure your wealth goes to the right people, in the right way, while reducing probate costs and taxes and deciding when trusts and updates are needed.

SECTION 7

Pensions, Social Security, and Retirement Income Sources

What's your exit strategy? How will you produce inflation-protected retirement income to maintain your lifestyle?

Topics include:

- ▶ Evaluate Social Security claiming strategies
- ▶ Pension and annuity options
- ▶ How to turn assets into reliable, inflation-aware income.

SECTION 8

Investment Strategies

With political, social, and economic changes, how can you be confident in your investment decisions?

Topics include:

- ▶ Structuring retirement investments for inflation, taxes, and regulations
- ▶ Assessing costs and risk/return of current strategies
- ▶ Designing a plan to sustain your lifestyle through retirement
- ▶ Three principles for successful investing and tax efficiency

“I have a loved one who was financially devastated through litigation. This class teaches you how to protect your assets.”
– Gabriela C



SECTION 9

Asset Protection and Longevity Planning

After working decades to grow your assets, protecting them from being unjustly taken or catastrophic loss is a worthy concern.

Topics include:

- ▶ Liability protection: account titling, insurance, and umbrella coverage
- ▶ Safeguarding against incapacity and loss of income
- ▶ Access to quality medical care and health insurance
- ▶ Navigating Medicare premiums and coverage
- ▶ Planning for future long-term care needs
- ▶ Life insurance: when, what type, and repurposing for long-term care protection

SECTION 10

Pulling It All Together

Review case studies, organize your top opportunities, and build a clear action plan to implement what you've learned

COVER YOUR ASSETS, RESERVE YOUR SEAT

Comprehensive Instruction

Instructor

David A. Witter is a CERTIFIED FINANCIAL PLANNER™ and has taught retirement courses since 2005 at Rollins College, UCF, Valencia Community College and for government employees in Seminole County. During the last seven years, while tracking participant evaluations, he has earned a rating of 'excellent' 98% of the time.



Co-Instructors

Kellen H. Williams is a CERTIFIED FINANCIAL PLANNER™ and a Licensed Investment Advisor. He was awarded a Bachelor's in Economics from Vanderbilt University while playing four years of varsity football. Kellen has taught multiple financial and retirement preparation courses alongside David since 2017. His passion for financial literacy has expanded to include podcasting with Plant. Harvest. Prosper.



Danica Bolton is a CERTIFIED FINANCIAL PLANNER™ and Licensed Investment Advisor. She earned a Bachelor's in Education from Flagler College and her Master's in Education from the University of Central Florida. She has taught multiple financial and retirement preparation courses alongside David and Kellen.



Josiah B. Martin is a Licensed Investment Advisor and has passed the CFP® Exam, currently fulfilling the experience requirement for certification. He earned his MBA from the University of Florida. He is deeply passionate about financial education and enjoys providing thoughtful, evidence-based advice. He co-hosts the Plant. Harvest. Prosper. podcast, helping listeners grow their financial knowledge.



Optional Consultation

If you have questions specific to your situation, a one-on-one consultation can be scheduled with an instructor. This is a **complimentary consultation** for those who attend the course and is not required.

“[The instructors] are extremely knowledgeable and presented a lot of valuable information in a way that's understandable. Their examples and excellent visuals enhanced learning. They provided excellent tools/checklists to pull it all together. We learned a lot and will recommend these seminars to friends.”
– Karen M

WHY ATTEND?

42% of Americans risk retiring without enough capital, and only 18% feel truly confident about their readiness for retirement - according to Employee Benefits Research Institute.

At the same time, advances in healthcare and science are extending longevity, meaning many of us will spend 30+ years in retirement. A longer life calls for a **smarter financial strategy**.

Today's rapidly shifting economic, political, and social landscape creates both uncertainty and opportunity. Market cycles, inflation, tax and estate law changes, evolving benefits, and long-term care considerations leave many investors searching for clarity.

This course helps you cut through the noise and focus on what truly matters — so you can make informed, confident retirement decisions.

WHO SHOULD ATTEND?

This Retirement Planning Course is ideal for:

- ▶ Individuals within 20 years of retirement
- ▶ Those planning to retire soon
- ▶ Recent retirees seeking a second opinion
- ▶ **Anyone** wanting a comprehensive retirement readiness checklist

**** Are you a CPA? This course on personal financial planning qualifies for 7 Technical Business CPE credits for Florida CPAs. Written proof of attendance will be supplied. ****

THIS COURSE IS FOR YOU IF YOU'VE EVER WONDERED...

- ▶ What's the best strategy for Social Security and Medicare?
- ▶ Are rising healthcare costs built into my plan?
- ▶ Am I prepared for market downturns near retirement?
- ▶ How do I protect assets and plan for long-term care?
- ▶ Does my estate plan still reflect my wishes?
- ▶ How do potential tax and estate law changes affect my plan?
- ▶ How can I prepare for higher future tax rates and withdraw retirement funds tax-efficiently?
- ▶ How can I be more proactive with tax planning?
- ▶ How do recent laws (SECURE Act, OBBBA, CARES Act, etc.) impact me?
- ▶ How can I give charitably while maximizing tax efficiency?

“Simply the best financial education I have ever received!!”

– Carole L





Retirement by Design - Not by Default

HOW TO REGISTER



By Phone

407-801-2972

Call us today with questions or to Register. We accept Visa, MasterCard, American Express or Discover



By Mail

Mail completed form to:

Retirement Course Registration
Attn: David Witter, Instructor
1091 W. Morse Blvd., Ste. 200
Winter Park, FL 32789



Online at
www.Nest-Ed.com/retire

*If registering by phone or mail, please mention or notate you are a CPA and will be earning CPE credits for attending.



IN-PERSON at Rollins

1000 Holt Avenue, Winter Park, FL 32789

SATURDAYS

April 18 & 25

9:30 am to 12:00 pm

OR

TUESDAYS

April 21 & 28

6:15 pm to 8:45 pm



ONLINE via Zoom

THURSDAYS

April 23 & 30

11:00 am to 1:30 pm



\$49

Registration*

*Advanced registration required

Course registration includes:

- ▶ Attendance for you and a guest
- ▶ Digital course workbooks
- ▶ Optional one-on-one consultation with a course instructor

I will attend:

IN PERSON at Rollins College

- Saturday classes: April 18 & 25 (9:30 am - 12:00 pm)
- Tuesday classes: April 21 & 28 (6:15 pm - 8:45 pm)

ONLINE

- Thursday classes: April 23 & 30 (11:00 am - 1:30 pm)

Your Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Email Address: _____

Required for registration confirmation)

Mobile Phone: _____

Home Phone: _____

Tuition: \$49 (advance registration is required)

Tuition includes one set of digital workbooks

- Spouse/Guest will attend with me (no additional cost)

Spouse/Guest Name: _____

I am paying by:

- Check (Make check payable to: **Financial Harvest**)
- Visa MasterCard American Express Discover

Credit card number: _____

Expiration Date: _____ CVV Code: _____

Name on the card: _____

Billing address: _____

Cardholder signature: _____

Mail completed form to:

Retirement Course Registration
Attn: David Witter, Instructor
1091 W. Morse Blvd., Ste. 200
Winter Park, FL 32789



All net tuition proceeds go to the Rollins College Crummer Graduate School of Business Alumni Board. Any views or opinions presented during this course are solely those of the presenter and do not necessarily represent those of Rollins College.

NestEd's Retirement Planning Course

An Educational Course for Adults - Ages 50 to 70

NestEd Retirement Course Registration
1091 W. Morse Blvd., Ste. 200
Winter Park, FL 32789

Not to be mailed prior to March 25

Retirement Planning Course

An Educational Course for Adults – Ages 50 to 70



REGISTER TODAY!

In-Person and Online Options!

**Thinking about retirement is one thing.
Planning for it is another.**

Learn how to:

- ▶ Determine how much you need to retire
- ▶ Develop a comprehensive retirement plan
- ▶ Implement effective estate planning
- ▶ Minimize risks and protect assets
- ▶ Optimize Roth, pre-tax, and after-tax IRAs
- ▶ Mitigate taxes and leverage new tax laws

** Florida CPAs will earn
7 technical business CPE credits for
attending this course! **



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